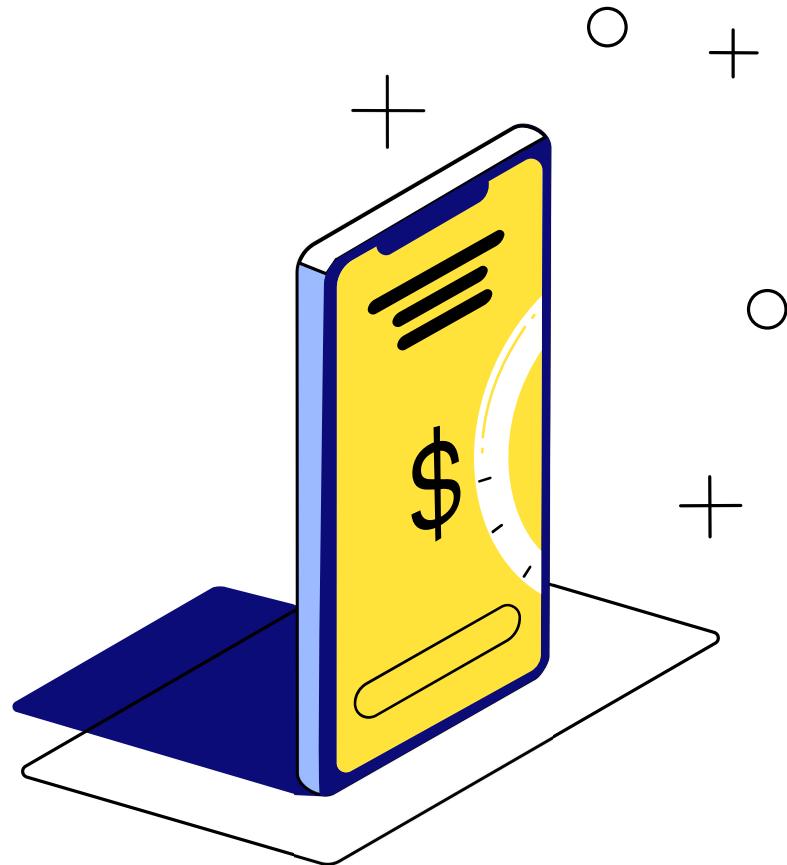


EXHIBIT B



Cash Out

Make every day payday

Access your pay within minutes (not weeks) of earning it¹



[Products](#) [Who We Are](#) [For Business](#) [Learn](#)

- No hard or soft credit check⁴



The most loved way to get paid as you work



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[Get Started](#)

Life doesn't happen biweekly —
neither should payday



More possibilities

“Using EarnIn helps my life be stress free.”

Robyn



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Less waiting

“Due dates and pay dates don’t always come together, so EarnIn really helps.”

Eric



More living



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Paid testimonies by actual customers

Go from start to paid in just a few steps

Tap into the money you've already worked for, right when you need it. From monthly bills to weekly thrills, your earnings are ready when you are.



01 Add your info to verify your paycheck.

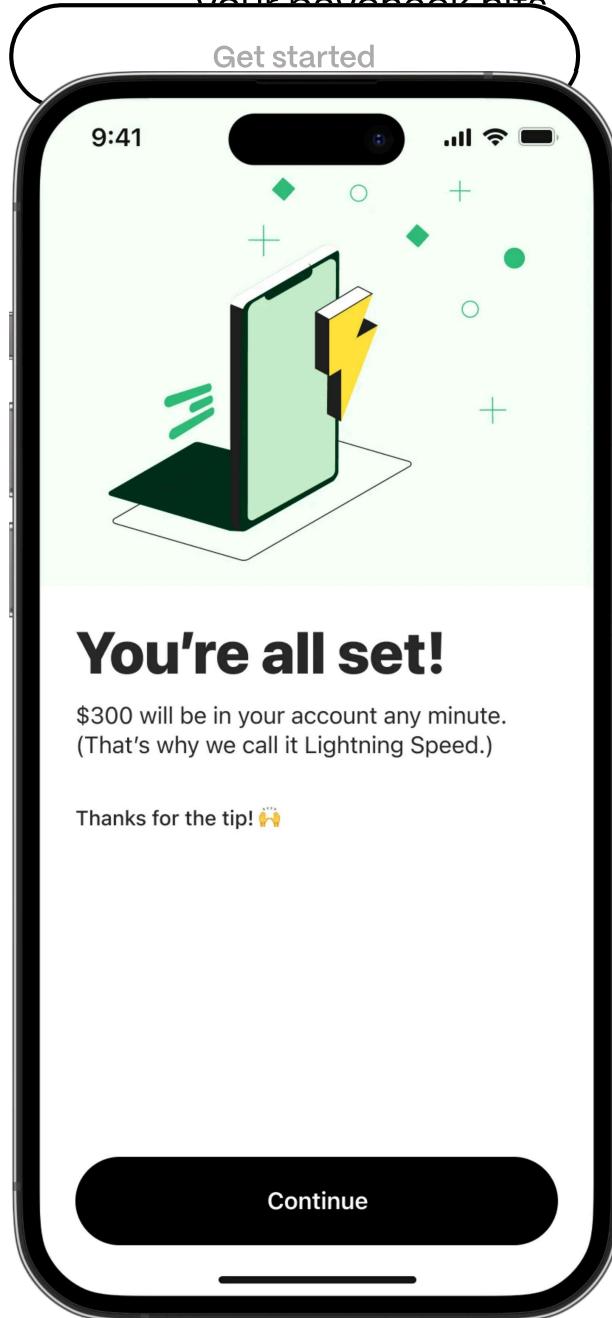
02 Transfer up to \$150/day [up to \$750/pay period] to a linked bank.⁴

03 No interest and no mandatory fees³ — just tip what you think is fair.



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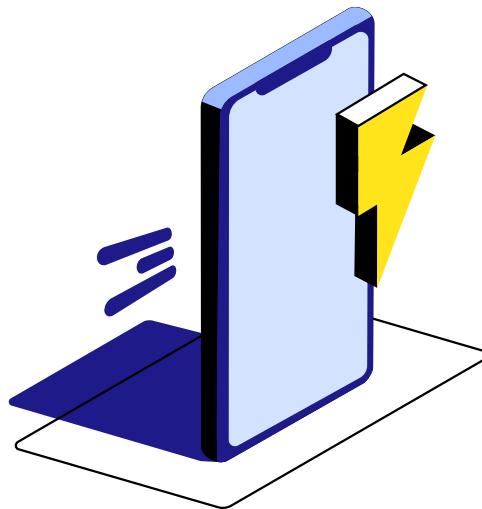
04

Any earnings & optional tips are repaid when~~your new check hits~~**Always safe. Always secure.**[Products](#) [Who We Are](#) [For Business](#) [Learn](#)

We use the latest in security technology to keep your data protected. And we never sell your personal information — period.

And we're here for you 24/7

We strive to respond to your questions in less than 60 seconds. But we're always working to beat our record...



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Want your money even faster?

There's Lightning Speed for that. For a low fee, you can transfer your earnings within minutes. Just think of it as your hard work paying off — instantly.¹

[Learn more](#)

Frequently asked questions

What are earnings and how do they work?



How much do I get when I sign up?



How long does it take to see a higher pay period Max?



Why does EarnIn need my bank information?



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What does EarnIn cost?

EarnIn does not charge any mandatory fees. We charge for instant transfer (Lightning Speed) fees, and accept optional tips from our Community Members. There is always a no-cost option to access money you've already worked for.

Do I have to be a full-time employee to qualify?



How much can I access per day?



How much can I access per pay period?



How does accessing my earnings work?



Does EarnIn work internationally?



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Getting paid every day is easy

Yes, really. Download EarnIn to access up to \$150/day.



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[Blog](#)[Terms of Service](#)[Privacy](#)[Evolve Bank & Trust](#)

Activehours, Inc. NMLS #2535570

EarnIn US1 LLC NMLS #2567882

Most licenses can be verified at: <https://nmlsconsumeraccess.org>

EarnIn is a financial technology company not a bank. Subject to your available earnings, Daily Max and Pay Period Max. EarnIn does not charge interest on Cash Outs. EarnIn does not charge hidden fees for use of its services. Restrictions and/or third party fees may apply. EarnIn services may not be available in all states. For more info visit [earnin.com/TOS](#).

¹ Disclaimer: Restrictions and/or third party fees may apply, see [earnin.com/privacyandterms](#) for more details. Lightning Speed may not be available to all Community Members. Cash Outs may take up to thirty minutes, actual transfer speeds will depend on your bank connection.

² Disclaimer: Lightning Speed may not be available to all Community Members. Cash Outs may take up to thirty minutes, actual transfer speeds will depend on your bank connection. Restrictions and/or third

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Your actual Daily Max will be shown to you in the EarnIn app and is subject to your available earnings and Pay Period Max. The \$150 Daily Max may not be available in all locations. Other restrictions may apply. For details See [FAQ](#) and [Cash Out User Agreement](#).